

WHAT IS CLAIMED IS:

1. An out-of-band security system for granting and denying access to a host computer, said access in response to a demand from an accessor for access to the host computer, said accessor having an associated telephonic device for providing communications to the security system, a login identification accompanying said demand from an accessor for access to the host computer, interception means for receiving and verifying said login identification and transferring authentication of the accessor to said out-of-band security system, said out-of-band security system comprising:

a security computer adapted to receive said demand for access together with said login identification and to communicate with said host computer and with said associated telephonic device of said accessor;

a callback device operable in response to instructions from said security computer to call the accessor;

a subscriber database addressable by the security computer for retrieval of telephone numbers corresponding to said login identification;

said security computer adapted to provide callback instructions to said callback device to connect said associated telephonic device of said accessor to said security computer;

prompt means for instructing said accessor to re-enter

predetermined data at and retransmit predetermined data from said associated telephonic device to said out-of-band security system;

comparator means in said security computer for authenticating access demands in response to retransmission of predetermined data from said associated telephonic device of said accessor; and,

said security computer, upon verifying a match between said predetermined data and the re-entered and retransmitted data, providing authentication of the accessor and instructing the host computer to grant access thereto.

2. An out-of-band security system as described in **Claim 1** wherein: said callback device is a telephone; said associated telephonic device of said accessor is a tone generating instrument with a keypad for entering data; and, said prompt means is an auditory message describing data to be entered.

3. An out-of-band security system as described in **Claim 2** wherein said security computer further comprises:

an announcement database therewithin; and

a voice module capable of selecting a prerecorded auditory message from said announcement database and, for prompting the entry of data by said accessor, playing said prerecorded auditory message over said telephone.

4. An out-of-band security system as described in **Claim**
3 wherein, upon attaining an access-granted condition said security
computer communicates the status to said accessor by selecting and
transmitting an access-granted message from said announcement
5 database and sequentially disconnecting from the connection with
said telephone.

5. An out-of-band security system as described in **Claim**
2 wherein said security computer further comprises:

10 a voice module, in response to instructions from said security
computer, capable of synthesizing an auditory message, and, for
prompting the entry of data by said accessor, playing a synthesized
auditory message over said telephone.

5 6. An out-of-band security system as described in **Claim**
5 wherein said out-of-band security system further comprises:

20 an announcement database therewithin and, upon attaining an
access-granted condition, said security computer communicates the
status to said accessor by selecting and transmitting an access-
granted message from said announcement database and sequentially
disconnecting from the connection with said telephone.

7. An out-of-band security system as described in Claim
1 wherein said out-of-band security system further comprises:

a voice recognition program operating in response to
instructions from said security computer to authenticate the
accessor;

a speech database addressable by the security computer for
retrieval of a speech sample of an accessor corresponding to the
login identification of said accessor, said computer adapted to
provide instructions to connect and disconnect said security
computer to and from said associated telephonic device of said
accessor;

voice sampling means for instructing said accessor to repeat
back and transmit a predetermined auditory statement over said
associated telephonic device to said security computer;

voice recognition means in said security computer for
authenticating access demands in response to transmission of said
predetermined auditory statement received over said associated
telephonic device of said accessor; and,

said security computer, upon authenticating a match between
the predetermined auditory statement and the transmitted voice
data, providing authentication of the accessor and instructing the
host computer to grant access.

8. An out-of-band security system for granting and denying access to a web server, said access in response to a demand for access to said web server from an accessor, said accessor having an associated telephonic device for providing communications to said out-of-band security system, said demand presenting an identification number and password of said accessor, said security system comprising:

interception means for receiving and verifying said identification number and password;

a security computer receiving from said interception means said verification of said accessor together with said identification number thereof, said security computer structured to communicate with said web server and with said telephonic device associated with said accessor, said computer adapted to provide instructions to connect and disconnect said security computer to and from said associated telephonic device of said accessor;

an authentication program means, operating out-of-band of said web server, for authenticating an individual demanding access to said web server;

a biometric analyzer operating in response to instructions from said authentication program means to analyze a monitored parameter of said individual;

a biometric parameter database addressable by the biometric analyzer for retrieval of a previously registered sample of said individual, said sample corresponding to the identification number

of said accessor;

sampling means for instructing said accessor to provide and transmit a predetermined entry of said monitored parameter over said associated telephonic device to said biometric analyzer;

5 comparator means in response to a matching analysis between the characteristics of said sample and of said transmission of said predetermined entry of said individual for providing authentication to said security computer; and,

10 said security computer, upon authenticating a match between the predetermined entry and the sample, providing authentication of the accessor and instructing the web server to grant access.

9. An out-of-band security system as described in **Claim**
8 wherein said authentication program is a voice recognition
15 program, said biometric analyzer is a speech pattern analyzer, and said monitored parameter is a speech pattern of said individual.

10. An out-of-band security system as described in **Claim**
9 wherein said security computer further comprises:

20 an announcement database therewithin; and

a voice module capable of selecting a prerecorded auditory message from said announcement database and, for prompting the entry of a predetermined voiced statement by said individual, playing said prerecorded auditory message over said associated
25 telephonic device.

11. An out-of-band security system as described in Claim
10 wherein, upon attaining an access-granted condition said
security computer communicates the status to said accessor by
selecting and transmitting an access-granted message from said
announcement database and sequentially disconnecting from the
5 connection with said associated telephonic device.

12. An out-of-band security system as described in Claim
10 11 further comprising a voice sampling means for instructing said
individual to repeat back and transmit a predetermined auditory
statement over said associated telephonic device to said security
computer.